Case 16-30268 Doc 1 Filed 09/22/16 Entered 09/22/16 16:01:03 Desc Main Document Page 1 of 11

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself					
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
1.	Your full name					
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Charles First name D Middle name	First name Middle name			
	Bring your picture identification to your meeting with the trustee.	McGill Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)		
2.	All other names you have used in the last 8 years	⁄e				
	Include your married or maiden names.					
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4177				

Case 16-30268 Doc 1 Filed 09/22/16 Entered 09/22/16 16:01:03 Desc Main Document Page 2 of 11

Case number (if known)

Debtor 1 Charles D McGill

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs EINs If Debtor 2 lives at a different address: Where you live 2031 E. 73rd Street Chicago, IL 60649 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this petition, have lived in this district longer than in any other I have lived in this district longer than in any district. other district. I have another reason. I have another reason. Explain. (See 28 U.S.C. § 1408.) Explain. (See 28 U.S.C. § 1408.)

Case 16-30268 Doc 1 Filed 09/22/16 Entered 09/22/16 16:01:03 Desc Main Document Page 3 of 11

Case number (if known) Debtor 1 Charles D McGill

ar	t 2: Tell the Court About	Your I	Bankruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	choosing to file under	Chapter 7						
			Chapter 11					
			Chapter 12					
			Chapter 13					
			•					
I will pay the entire fee when I file my petition. about how you may pay. Typically, if you are payi order. If your attorney is submitting your payment a pre-printed address.			pically, if you are paying th	ne fee yourself, you may	y pay with cash, cashie	er's check, or money		
					stallments. If you choose to the stallments of the stallments of the stallments of the stallments of the stallments.	this option, sign and att	d attach the Application for Individuals to Pay	
			but is not req applies to you	uired to, waive ur family size a	aived (You may request the your fee, and may do so on the you are unable to pay the Chapter 7 Filing Fee Waiv	only if your income is leather than the fee in installments).	ss than 150% of the of If you choose this opti	ficial poverty line that on, you must fill out
) .	Have you filed for bankruptcy within the	■ N	lo.					
	last 8 years?	ПΥ	es.					
			District		When _			
			District		When _		Case number	
			District		When _		Case number	
10. Are any bankruptcy		■ N	 lo					
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ПΥ	es.					
			Debtor			R	elationship to you	
			District		When _	C	ase number, if known	
			Debtor			R	elationship to you	
			District	-	When _	C	ase number, if known	
I1. Do you rent your No. Go to line 12.								
	residence?	■ Y	es. Has yc	ur landlord obt	ained an eviction judgmer	nt against you and do yo	ou want to stay in your	residence?
				No. Go to line	12.			
			_		nitial Statement About an L	Eviction Judgment Agai	inst You (Form 101A) a	and file it with this

Document Page 4 of 11 Case number (if known) Debtor 1 Charles D McGill Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs

immediate attention?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Charles D McGill Document Page 5 of 11 Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 11 Case number (if known) Debtor 1 **Charles D McGill** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Charles D McGill Signature of Debtor 2 Charles D McGill Signature of Debtor 1

Executed on

MM / DD / YYYY

Executed on September 22, 2016

MM / DD / YYYY

Debtor 1 Charles D McGill Page 7 of 11 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Walter	Dale ARDC #	Date	September 22, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Walter Dal	e ARDC #		
	Vu & Borges, LLC		
105 W. Ma 23rd Floor			
Chicago, I			
Number, Street,	City, State & ZIP Code		
Contact phone	312-853-0200	Email address	notice@billbusters.com
6189977			
Bar number & St	tate		

Case 16-30268 Doc 1 Filed 09/22/16 Entered 09/22/16 16:01:03 Desc Main Document Page 8 of 11

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e _	Charles D McGill		Case No.	
			Debtor(s)	Chapter	7
		DISCLOSURE OF COMPE	NSATION OF ATTOR	RNEY FOR D	EBTOR(S)
	con	rsuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 appensation paid to me within one year before the filing rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy,	or agreed to be pai	d to me, for services rendered or to
		For legal services, I have agreed to accept		\$	0.00
		Prior to the filing of this statement I have received		\$	0.00
		Balance Due			0.00
2.	\$_	335.00 of the filing fee has been paid.			
3.	The	e source of the compensation paid to me was:			
		■ Debtor □ Other (specify):			
4.	The	e source of compensation to be paid to me is:			
		■ Debtor □ Other (specify):			
5.		I have not agreed to share the above-disclosed comp	pensation with any other person	unless they are mer	mbers and associates of my law firm.
		I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na			
6.	In	return for the above-disclosed fee, I have agreed to r	ender legal service for all aspect	s of the bankruptcy	case, including:
	b. c.	Analysis of the debtor's financial situation, and rend Preparation and filing of any petition, schedules, sta Representation of the debtor at the meeting of credit [Other provisions as needed] Notwithstanding the preceding paragra petition only.	ement of affairs and plan which ors and confirmation hearing, an	may be required; ad any adjourned he	earings thereof;
7.	Ву	agreement with the debtor(s), the above-disclosed fe Representation of the debtors in any di from one chapter to another; and reope amending a petition, list, schedule or st creditors' meetings due to client's failur	schargeability actions or ar ning of a closed case. In a atement post-filing not due	ny other adversa Chapter 7 case: to Attorney's fa	jusicial lien avoidance, ult, attending additional
			CERTIFICATION		
		ertify that the foregoing is a complete statement of arkruptcy proceeding.	y agreement or arrangement for	payment to me for	representation of the debtor(s) in
5	Sep	tember 22, 2016	/s/ Walter Dale AF	RDC#	
I	Date	,	Walter Dale ARDO		
			Signature of Attorne Ledford, Wu & Bo		
			105 W. Madison 23rd Floor		
			Chicago, IL 60602		
			312-853-0200 Fa		
			Name of law firm	3.00111	

Doc 1 Filed 09/22/16 Entered 09/22/16 16:01 105 W. Madison, 23rd Floor, Chicago, IL 60602

Document Page 9 of 11 ATTORNEY RETENTION CONTRACT

1	·O2 Doco-Main
_	FOR OFFICE USE (7)
	1 102
	Client No. <u>64536</u>
	in San San San San San San San San San Sa
	Responsible attorney:

(312)853-0200 Fax: (312)873-4693

1. Parties. In this contract, "Client" means the undersigned, both individually and jointly; "Attorney" means the law firm of Ledford & Wu and its staff attorneys. This contract shall supersede any prior contracts and agreements between the parties to the extent of any inconsistency.

Chapter 7 (prepetition service only): \$
Attorney's fault, attending additional creditors' meetings, reopening of a closed case, unnecessary work caused by Cheft s delay, of any other act not known to Attorney in writing at the time of the initial consultation that complicates the case. NSF checks will be assessed a \$20 fee.
8. Scope of Representation: a) Attorney will counsel and represent Client in all aspects of the above matter(s) EXCEPT: (1) adversary proceedings; (2) § 72: redemption; (3) judicial lien avoidance; (4) post-discharge litigation; (5) appeals; (6) other: b) Attorney may agree, but is not obligated, to represent Client in the above excluded matters for an additional fee, to be agreed upon separately by the parties.
Initial Consultation. Client acknowledges that Attorney has explained the following (please initial): The options of Chapter 7 and Chapter 13 and that Client has made the choice identified in Paragraph 2 The concepts of exemption, discharge and dischargeability, and pre-filing and post-filing procedures The difference among various types of retainer and that Client has made the choice identified in Paragraph 4 TIME IS OF THE ESSENCE. Any delay on Client's part may disqualify Client for the type of relief elected or otherwis adversely affect Client's case. Attorney may not be able to file the case, or take other necessary actions, until all requested documents and/or information, including but not limited to a certificate of credit counseling, are received by Attorney Other (specify):
Client understands that the advice given during the initial consultation is preliminary and based on the information available at the time, and nay change as the case is further analyzed, more facts discovered, or Client's circumstances or the law changed.
 Client's Duties. Client agrees, during the course of representation, to: a) provide Attorney with full, accurate and timely information, financial and otherwise; b) follow Attorney's procedures and cooperate with Attorney in providing requested documents; c) promptly inform Attorney of any change of address, phone number, e-mail address or employment, or activation of military duty; d) inform Attorney before buying, selling, refinancing or transferring any real property in which Client has any interest, and before incurring any new debt, including but not limited to applying for an auto loan, personal loan, payday loan or title loan, applying for a credit card or line of credit; and e) promptly inform Attorney if Client becomes entitled to an inheritance, an asset as a result of a property settlement agreement with Client's spouse or a divorce decree, life insurance proceeds, or a monetary judgment, award or settlement.
Co-counsel. Client understands that more than one attorney may work on this case. Where necessary, Client agrees to employ one or more of the following outside counsel, at Attorney's expense, to work on this case: Kathleen W. Vaught, Kelly M. Johnson, Wayne J. Skelton Christina Banyon, David Hall Carter, and
Termination. Client may discharge Attorney at any time, subject to payment of any fee owed for the services already rendered. Attorney may terminate the representation as permitted by the Illinois Rules of Professional Conduct and Local Bankruptcy Rules. Any flat fee for early case is advance payment for future services, becomes Attorney's property upon receipt, and is nonrefundable upon filing of the servicion. In the event the representation is terminated by either party before filing and Client has paid Attorney more than \$300, Attorney will provide Client with a detailed itemization of the services rendered in support of any fee charged at the rate set forth in Paragraph 4, Client will eimburse Attorney for any expenses, including those that otherwise would be free of charge, and Client authorizes Attorney to apply the filing ee and any payment for expenses that have not been incurred towards the attorney's fee, subject to the requirements set forth herein.
100000
Ard #

AAA Checkmate 7647 W. 63rd St. Summit Argo, IL 60501

Brother Loan & Finance Co. 7621 W. 63rd St. Summit, IL 60501

Citizens Bank & Trust 5700 N. Central Ave. Chicago, IL 60646

Com Ed 7601 S. Lawndale Chicago, IL 60653

Comcast 1255 W. North Ave Chicago, IL 60642

Convergent 800 SW 39th St Renton, WA 98057

Credit Acceptance 25505 West 12 Mile Rd Suite 3000 Southfield, MI 48034

Diversified Collection P.O. Box 1391 Southgate, MI 48195

Fat Money Payday Loan unknown

Fed Loan Servicing Po Box 69184 Harrisburg, PA 17106

First Premier Bank 601 S Minneaplois Ave Dious FDalls, SD 57104 Gatewyfinsol Po Box 3257 Saginaw, MI 48605

Jefferson Capital Systems, LLC 16 Mcleland Rd Saint Cloud, MN 56303

Mid Atlantic Finance 4592 Ulmerton Rd Ste 200 Clearwater, FL 33762

Midnight Velvet Swiss Colony/Midnight Velvet 1112 7th Ave Monroe, WI 53566

Northeast Community Hospital 28079 Network Pl Chicago, IL 60673

Peoples Gas 130 E. Randolph Dr. Chicago, IL 60601

Sprint PCS PO Box 2545 Houston, TX 77252

Stanislaus Credit Control Service, Inc. Po Box 480 Modesto, CA 95353

University Of Phoenix 1625 W Fountainhead Pkwy Tempe, AZ 85285